

## CHAPTER 12

### SECTION 4.2

# TRICARE OVERSEAS PROGRAM (TOP) - HEALTH CARE FINDERS (HCF)

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## I. DESCRIPTION

The TRICARE Overseas Program Health Care Finder (HCF) is an administrative activity established by the Lead Agent, or designee, in designated TRICARE Overseas areas to facilitate referrals of TRICARE Overseas Program beneficiaries to military and civilian health care services.

## II. POLICY

In each Lead Agent designated TRICARE Overseas Program Service Center, an HCF activity shall be established that is responsible for facilitating referrals for specialty health care and for authorizing certain health care services. Additionally HCFs shall inform beneficiaries of access mechanisms, referral procedures, and rules regarding use of host nation TRICARE Overseas Program network/non-network providers. They shall also improve beneficiary continuity of care by establishing mechanisms to facilitate necessary consultations, follow-up appointments and the sharing of medical records. The TRICARE Overseas Program HCFs will serve all Military Health System (MHS) beneficiaries in the region, including Medicare eligibles, regardless of their enrollment status.

## III. POLICY CONSIDERATIONS

A. The TRICARE Overseas Program HCF is responsible for the following functions:

1. Referrals -- The TRICARE Overseas Program Lead Agent and/or MTF Commander is required to ensure optimal use of Military Treatment Facilities (MTFs) and to foster coordination of all care delivered in the civilian sector and care referred to and from the MTF. The TRICARE Overseas Program HCF is the primary mechanism for achieving these objectives. The referral-related services of the TRICARE Overseas Program HCF are primarily to ensure access to care for enrolled beneficiaries, but the TRICARE Overseas Program HCF is also available to assist non-enrollees in finding network/non-network host nation providers. (NOTE: Medicare does not pay for care delivered outside the 50 U.S. States and U.S. territories). For TRICARE Overseas Program Prime enrollees, the referral is generally initiated by the beneficiary's Primary Care Manager (PCM). The PCM or beneficiary contacts the TRICARE Overseas Program HCF for assistance in locating an appropriate provider and to obtain authorization for the care. Refer to [Chapter 12, Section 9.2](#), for information on Primary Care Managers (PCMs).

*NOTE: In some cases, the Lead Agent or designee, may assign HCF responsibility to the PCM. This is permissible when determined necessary by the Lead Agent or designee.*

2. Authorizations--One of the main functions of the TRICARE Overseas Program HCF is to authorize care for TRICARE Overseas Program Prime enrollees. Most health care received from other than the beneficiary's primary care manager must be authorized by the TRICARE Overseas Program HCF if benefits are to be paid under TRICARE Overseas Program Prime.

a. Care subject to a PCM referral/authorization may receive a clinical review and authorization.

b. If a TRICARE Overseas Program Prime enrollee receives care and the care was not authorized by the Lead Agent or designee, the care may be paid under the TRICARE Overseas Program Point of Service option, with Point of Service deductibles and cost shares. The care must also be otherwise covered under TRICARE. See [Chapter 12, Section 2.2](#) and [OPM Part Two, Chapter 22, Section II](#). for additional information on procedures/payment under TRICARE Overseas Point of Service Option.

3. Nonavailability Statements--In some TRICARE Overseas Program regions, the Lead Agent may delegate to the HCF the responsibility for issuing NAS's. Refer to [Chapter 11, Section 2.1](#) and [Chapter 12, Section 2.3](#) for guidance on NAS requirements for OCONUS.

B. Qualifications--HCF staff who perform authorization functions and/or such administrative functions as appointment scheduling, etc., must have training or experience that qualifies them for the duties of the position. To the extent possible, TRICARE Overseas Lead Agent or their designee may choose to use the requirements outlined in [OPM Part Three, Chapter 1, Section II.A.2](#), as guidelines for determining the qualifications of a TRICARE Overseas Program HCF.

C. Standards--To the extent possible the TOP Lead Agent or designee will ensure the TRICARE Overseas Program HCF functions are made available in each designated TRICARE Overseas Program Service Center and the service center is sufficiently staffed to assure that a beneficiary seeking TRICARE Overseas Program HCF services has an average wait of no longer than 15 minutes. Additionally, TRICARE Overseas Program HCF services must be made available through an accessible toll-free 800 number staffed 24 hours per day with qualified TRICARE Overseas Program HCFs as determined by the Lead Agent or designee.

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